



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** [NBT BANCORP INC.](#)

**City/State** [NORWICH, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [11,640,742](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

<a href="#">NBT BANCORP INC.</a>
<a href="#">52 SOUTH BROAD STREET</a>
<a href="#">NORWICH, NY 13815</a>

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## Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019													
Average assets (\$000) .....	11,914,419			11,470,751			11,602,764			10,491,922			9,573,290													
Net income (\$000) .....	115,874			117,575			154,885			104,388			121,021													
Number of BHCs in peer group .....	132			132			130			128			146													
<b>Earnings and Profitability:</b>																										
<b>Percent of Average Assets</b>																										
Net interest income (tax equivalent) .....	2.95	2.79	56	2.75	2.65	53	2.78	2.60	62	3.02	2.77	68	3.27	3.21	48											
+ Non-interest income .....	1.37	0.94	77	1.35	1.09	69	1.35	1.04	71	1.40	1.21	64	1.46	0.90	82											
- Overhead expense .....	2.52	2.18	78	2.47	2.21	72	2.47	2.17	76	2.65	2.57	64	2.87	2.59	65											
- Provision for credit losses .....	0.11	0.10	58	-0.13	-0.12	41	-0.07	-0.09	48	0.49	0.51	51	0.27	0.12	86											
+ Securities gains (losses) .....	0	0	68	0	0.01	46	0	0.01	41	0	0.02	27	0	0.01	57											
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	5	0	0	79											
= Pretax net operating income (tax equivalent) .....	1.68	1.46	75	1.77	1.76	55	1.73	1.66	61	1.28	1.04	67	1.64	1.53	64											
Net operating income .....	1.30	1.10	77	1.37	1.34	56	1.33	1.26	62	0.99	0.81	65	1.26	1.19	59											
Net income .....	1.30	1.10	77	1.37	1.34	56	1.33	1.26	62	0.99	0.82	65	1.26	1.19	59											
Net income (Subchapter S adjusted) .....		1.56			2.06			1.97			1.18			1.41												
<b>Percent of Average Earning Assets</b>																										
Interest income (tax equivalent) .....	3.35	3.36	48	3.18	3.12	52	3.20	3.06	56	3.64	3.55	54	4.23	4.49	26											
Interest expense .....	0.15	0.35	20	0.19	0.26	39	0.18	0.25	40	0.34	0.52	27	0.64	1.02	16											
Net interest income (tax equivalent) .....	3.20	3.01	58	3	2.85	58	3.02	2.80	62	3.30	3.01	66	3.59	3.45	51											
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																										
Net loan and lease losses / Average loans and leases .....	0.08	0.09	61	0.10	0.12	54	0.13	0.11	62	0.23	0.27	55	0.36	0.11	91											
Earnings coverage of net loan and lease losses (X) .....	34.03	36.38	57	24.87	26.30	60	19.67	39.72	48	10.75	22.91	46	7.25	22.46	26											
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.22	1.17	62	1.23	1.32	45	1.23	1.23	55	1.47	1.58	45	1.02	0.94	65											
Allowance for loan and lease losses / Total loans and leases .....	1.22	1.15	62	1.23	1.30	48	1.23	1.20	55	1.47	1.55	49	1.02	0.93	66											
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.24	0.39	30	0.48	0.58	48	0.41	0.49	44	0.61	0.71	48	0.37	0.56	34											
30–89 days past due loans and leases / Total loans and leases .....	0.26	0.33	54	0.42	0.29	75	0.25	0.32	48	0.33	0.39	51	0.43	0.31	72											
<b>Liquidity and Funding</b>																										
Net noncore funding dependence .....	3	5.89	42	-7.71	-3.31	35	-8.06	-2.33	32	-0.99	3.20	41	12.44	10.70	55											
Net short-term noncore funding dependence .....	2.75	0.87	59	-8.04	-9.17	45	-8.34	-7.71	42	-1.46	-4.76	59	10.78	5.88	68											
Net loans and leases / Total assets .....	67.08	63.09	58	62.32	58.81	60	61.67	58.67	59	67.59	61.58	66	72.82	72.36	44											
<b>Capitalization</b>																										
Tier 1 leverage ratio .....	10.21	9.22	77	9.47	9.07	67	9.41	8.98	66	9.56	9.13	69	10.33	10.39	56											
Holding company equity capital / Total assets .....	9.94	9.68	54	10.35	10.79	47	10.41	10.71	46	10.86	11.16	44	11.53	11.37	53											
Total equity capital (including minority interest) / Total assets .....	9.94	9.81	51	10.35	10.91	45	10.41	10.82	45	10.86	11.29	42	11.53	11.43	51											
Common equity tier 1 capital / Total risk-weighted assets .....	12.17	11.79	59	12.20	12.64	49	12.25	12.42	52	11.84	12.38	44	11.29	12.50	35											
Net loans and leases / Equity capital (X) .....	6.75	6.64	52	6.02	5.47	63	5.92	5.53	61	6.22	5.58	65	6.31	6.55	42											
Cash dividends / Net income .....	31.85	31.93	49	30.29	27.22	55	30.82	28.27	56	45.22	42.30	56	38.02	25.65	69											
Cash dividends / Net income (Subchapter S adjusted) .....		71.62			-3.51			3.14			-0.65			93.20												
<b>Growth Rates</b>																										
Assets .....	-2.95	6.04	18	10.55	9.51	59	9.87	10.50	54	12.53	16.68	41	1.67	8.66	20											
Equity capital .....	-6.84	-3.83	45	6.46	7.52	57	5.29	7.46	54	6	6.99	50	10.07	12.19	44											
Net loans and leases .....	4.46	14.48	12	0.36	-0.66	63	0.23	3.36	47	4.45	9.07	34	3.70	8.63	28											
Noncore funding .....	-17.12	36.20	15	-15.80	-21.64	60	-19.18	-14.79	40	-49.07	-12.18	6	-16.38	4.16	24											
<b>Parent Company Ratios</b>																										
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	0.01	46											
Long-term debt / Equity capital .....	8.65	11.91	51	8.06	10.65	53	8	10.95	52	8.42	13.56	49	0	3.86	27											
Equity investment in subsidiaries / Equity capital .....	106.10	104.01	64	112.49	103.15	89	108.73	103.22	79	113.28	102.81	89	107.98	104.21	68											
Cash from ops + noncash items + op expense / Op expense + dividends .....	205.52	118.32	79	129.43	155.61	43	207.86	154.48	72	149.83	147.24	64	110.65	152.31	36											

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	237,148	222,702	302,172	307,843	321,439	6.49	20.21
Income from lease financing receivables.....	0	3	3	16	35	-100.00	-100.00
Fully taxable income on loans and leases.....	236,613	222,269	301,588	307,029	320,229	6.45	19.86
Tax-exempt income on loans and leases.....	535	436	587	830	1,245	22.71	
Estimated tax benefit on income on loans and leases.....	142	116	156	246	331	22.74	
Income on loans and leases (tax equivalent).....	237,290	222,821	302,331	308,105	321,805	6.49	20.21
Investment interest income (tax equivalent).....	35,124	27,441	36,891	38,792	43,744	28.00	7.68
Interest on balances due from depository institutions.....	2,741	763	1,229	610	773	259.24	1803.47
Interest income on other earning assets.....	655	443	616	2,096	2,879	47.86	-64.90
Total interest income (tax equivalent).....	275,810	251,468	341,067	349,603	369,201	9.68	18.87
Interest on time deposits of \$250K or more .....	233	1,003	1,294	2,588	2,913	-76.77	-75.16
Interest on time deposits < \$250K.....	1,097	2,401	2,737	7,709	12,565	-54.31	-80.88
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	4,501	5,178	6,683	11,773	24,508	-13.07	13.03
Interest on other borrowings and trading liabilities.....	2,578	2,003	2,637	7,692	15,993	28.71	-69.59
Interest on subordinated debt and mandatory convertible securities .....	4,078	4,077	5,437	2,842	0	0.02	
Total interest expense.....	12,487	14,662	18,788	32,604	55,979	-14.83	-34.74
Net interest income (tax equivalent).....	263,323	236,806	322,279	316,999	313,222	11.20	23.69
Non-interest income.....	122,709	116,213	157,089	146,879	139,593	5.59	35.65
Adjusted operating income (tax equivalent) .....	386,032	353,019	479,368	463,878	452,815	9.35	27.25
Overhead expense.....	225,264	212,274	287,142	277,948	274,517	6.12	23.21
Provision for credit losses.....	9,470	-11,354	-8,257	51,134	25,412		-58.53
Securities gains (losses) .....	4	29	29	26	247	-86.21	
Other tax equivalent adjustments .....	0	0	0	-22	1		-100.00
Pretax net operating income (tax equivalent).....	150,384	152,667	201,049	134,386	157,100	-1.50	53.94
Applicable income taxes .....	33,598	34,193	44,973	28,699	34,411	-1.74	10.81
Tax equivalent adjustments .....	912	899	1,191	1,299	1,668	1.45	-68.03
Applicable income taxes (tax equivalent).....	34,510	35,092	46,164	29,998	36,079	-1.66	4.03
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	115,874	117,575	154,885	104,388	121,021	-1.45	79.61
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	115,874	117,575	154,885	104,388	121,021	-1.45	79.61
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	115,874	117,575	154,885	104,388	121,021	-1.45	79.61
Investment securities income (tax equivalent).....	35,124	27,441	36,891	38,792	43,744	28.00	7.68
US Treasury and agency securities (excluding mortgage-backed securities) .....	4,058	2,800	3,829	1,475	1,481	44.93	162.31
Mortgage-backed securities .....	23,859	18,608	24,819	31,188	35,895	28.22	1.30
All other securities .....	7,207	6,033	8,243	6,129	6,368	19.45	-4.18
Cash dividends declared.....	36,907	35,614	47,738	47,207	46,010	3.63	22.72
Common .....	36,907	35,614	47,738	47,207	46,010	3.63	22.72
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.09	3.12	45	2.92	2.90	50	2.94	2.85	56	3.33	3.27	55	3.86	4.19	25
Less: Interest expense .....	0.14	0.33	20	0.17	0.24	41	0.16	0.23	41	0.31	0.48	27	0.58	0.95	16
Equals: Net interest income (tax equivalent) .....	2.95	2.79	56	2.75	2.65	53	2.78	2.60	62	3.02	2.77	68	3.27	3.21	48
Plus: Non-interest income .....	1.37	0.94	77	1.35	1.09	69	1.35	1.04	71	1.40	1.21	64	1.46	0.90	82
Equals: adjusted operating income (tax equivalent) .....	4.32	3.77	81	4.10	3.80	71	4.13	3.70	77	4.42	4.04	74	4.73	4.16	75
Less: Overhead expense .....	2.52	2.18	78	2.47	2.21	72	2.47	2.17	76	2.65	2.57	64	2.87	2.59	65
Less: Provision for credit losses .....	0.11	0.10	58	-0.13	-0.12	41	-0.07	-0.09	48	0.49	0.51	51	0.27	0.12	86
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	96	0	0	98	0	0	97	0	0	95	0	0	97
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	45	0	0.01	24	0	0.01	23	0	0.02	29	0	0.01	57
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	5	0	0	79
Equals: Pretax net operating income (tax equivalent) .....	1.68	1.46	75	1.77	1.76	55	1.73	1.66	61	1.28	1.04	67	1.64	1.53	64
Less: Applicable income taxes (tax equivalent) .....	0.39	0.34	71	0.41	0.41	60	0.40	0.38	62	0.29	0.23	66	0.38	0.35	58
Less: Minority interest .....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income .....	1.30	1.10	77	1.37	1.34	56	1.33	1.26	62	0.99	0.81	65	1.26	1.19	59
Plus: Net extraordinary items .....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.30	1.10	77	1.37	1.34	56	1.33	1.26	62	0.99	0.82	65	1.26	1.19	59
Memo: Net income (last four quarters) .....	1.28	1.10	76	1.34	1.30	60	1.33	1.26	62	0.99	0.82	65	1.26	1.19	58
Net income-BHC and noncontrolling (minority) interest .....	1.30	1.11	77	1.37	1.35	55	1.33	1.27	62	0.99	0.83	65	1.26	1.19	59
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.02	92.93	36	91.87	93.09	34	91.93	93.08	33	91.54	92.32	39	91.12	93.22	27
Average interest-bearing funds / Average assets .....	56.46	60.58	32	56.99	61.98	29	56.90	61.99	31	59.01	64.06	26	62.69	70.66	20
Interest income (tax equivalent) / Average earning assets .....	3.35	3.36	48	3.18	3.12	52	3.20	3.06	56	3.64	3.55	54	4.23	4.49	26
Interest expense / Average earning assets .....	0.15	0.35	20	0.19	0.26	39	0.18	0.25	40	0.34	0.52	27	0.64	1.02	16
Net interest income (tax equivalent) / Average earning assets .....	3.20	3.01	58	3	2.85	58	3.02	2.80	62	3.30	3.01	66	3.59	3.45	51
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.12	4.24	46	3.93	4.07	43	4.01	4.01	51	4.13	4.27	46	4.62	4.98	26
Interest-bearing bank balances .....	0.60	0.79	26	0.12	0.13	27	0.13	0.14	41	0.18	0.27	24	2.14	2.26	50
Federal funds sold and reverse repos .....		1.05			0.25			0.25			0.68			2.02	
Trading assets .....		0.57			0.45			0.45			0.60			0.49	
Total earning assets .....	3.34	3.33	53	3.17	3.09	51	3.19	3.04	55	3.63	3.51	55	4.21	4.47	33
Investment securities (tax equivalent) .....	1.75	1.96	35	1.74	1.77	50	1.70	1.77	49	2.21	2.25	43	2.56	2.74	30
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.97	1.38	20	0.89	1.23	28	0.88	1.14	30	0.64	1.75	6	1.47	2.54	10
Mortgage-backed securities .....	1.90	1.87	54	1.87	1.55	82	1.82	1.57	79	2.40	2.05	83	2.63	2.54	63
All other securities .....	2.11	2.89	22	2.13	2.85	28	2.06	2.81	28	2.69	3.24	26	3.23	3.80	29
Interest-bearing deposits .....	0.12	0.35	13	0.18	0.22	48	0.17	0.21	48	0.39	0.53	37	0.77	1.13	18
Time deposits of \$250K or more .....	0.46	0.61	34	1.21	0.70	90	1.26	0.66	93	2.09	1.42	91	1.93	2.13	28
Time deposits < \$250K .....	0.36	0.58	29	0.67	0.67	56	0.58	0.62	51	1.25	1.36	38	1.65	1.91	23
Other domestic deposits .....	0.10	0.31	12	0.12	0.16	46	0.12	0.15	45	0.24	0.36	33	0.57	0.86	26
Foreign deposits .....		0.52			0.12			0.14			0.42			2.53	
Federal funds purchased and repos .....	0.12	0.88	11	0.14	0.18	58	0.13	0.17	59	0.32	0.62	27	1.10	1.23	48
Other borrowed funds and trading liabilities .....	2.67	1.55	91	2.46	1.29	88	2.47	1.27	88	1.84	1.50	68	2.07	1.03	64
All interest-bearing funds .....	0.25	0.54	18	0.30	0.38	41	0.28	0.37	43	0.53	0.74	29	0.93	1.34	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....		122,709		116,213		157,089		146,879		139,593					
Fiduciary activities income .....		15,493		16,012		21,311		19,406		19,164					
Service charges on deposit accounts - domestic .....		12,412		10,950		15,195		14,635		18,864					
Trading revenue.....		0		0		0		0		0					
Investment banking fees and commissions.....		9,801		9,087		12,407		9,841		9,235					
Insurance activities revenue.....		11,258		10,689		14,083		14,757		15,771					
Venture capital revenue.....		0		0		0		0		0					
Net servicing fees .....		618		638		818		528		565					
Net securitization income .....		0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....		422		387		231		3,065		1,077					
Other non-interest income.....		72,705		68,450		93,044		84,647		74,917					
Total overhead expenses .....		225,264		212,274		287,142		277,948		274,517					
Personnel expense.....		140,595		128,462		172,580		161,934		156,867					
Net occupancy expense.....		34,484		32,528		43,776		41,523		41,289					
Goodwill impairment losses .....		0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....		1,725		2,157		2,808		3,395		3,579					
Other operating expenses.....		48,460		49,127		67,978		71,096		72,782					
Fee income on mutual funds and annuities.....		3,398		3,295		4,554		3,566		4,061					
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0					
Number of equivalent employees .....		1,838		1,805		1,801		1,812		1,788					
Average personnel expense per employee.....		76.49		71.17		95.82		89.37		87.73					
Average assets per employee.....		6,482.27		6,354.99		6,442.40		5,790.24		5,354.19					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....		2.77	2.43	62	2.84	2.14	64	2.90	2.17	63	2.43	2.02	63	2.91	0.66
Overhead expenses / Net Interest Income + non-interest income .....		58.49	58.02	51	60.28	58.85	52	60.05	59.28	48	60.09	62.28	44	60.85	61.79
<b>Percent of Average Assets</b>															
Total overhead expense .....		2.52	2.18	78	2.47	2.21	72	2.47	2.17	76	2.65	2.57	64	2.87	2.59
Personnel expense.....		1.57	1.20	86	1.49	1.23	78	1.49	1.21	80	1.54	1.30	75	1.64	1.50
Net occupancy expense.....		0.39	0.22	94	0.38	0.24	93	0.38	0.23	92	0.40	0.26	92	0.43	0.32
Other operating expenses.....		0.56	0.73	24	0.60	0.72	40	0.61	0.72	43	0.71	0.94	31	0.80	0.76
Overhead less non-interest income .....		1.15	1.22	38	1.12	1.08	48	1.12	1.10	45	1.25	1.25	46	1.41	1.65
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....		58.35	57.55	53	60.13	58.34	56	59.90	58.83	48	59.92	61.82	47	60.62	59.91
Personnel expense.....		36.42	31.86	72	36.39	32.89	68	36	32.93	65	34.91	32.36	64	34.64	34.17
Net occupancy expense.....		8.93	5.98	88	9.21	6.26	88	9.13	6.23	88	8.95	6.58	84	9.12	7.50
Other operating expenses.....		13	19.14	6	14.53	18.68	16	14.77	19.18	15	16.06	22.28	21	16.86	17.93
Total non-interest income .....		31.79	24.10	75	32.92	28.20	65	32.77	27.67	66	31.66	28.83	60	30.83	19.83
Fiduciary activities income .....		4.01	2.13	78	4.54	2.27	78	4.45	2.20	78	4.18	2.09	78	4.23	1.61
Service charges on domestic deposit accounts .....		3.22	3.30	45	3.10	3.25	45	3.17	3.27	47	3.15	3.27	47	4.17	3.21
Trading revenue.....		0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	0.07
Investment banking fees and commissions.....		2.54	2.15	69	2.57	2.46	66	2.59	2.58	66	2.12	2.46	62	2.04	0.91
Insurance activities revenue.....		2.92	0.36	94	3.03	0.38	94	2.94	0.36	95	3.18	0.41	93	3.48	0.37
Venture capital revenue.....		0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.50
Net servicing fees .....		0.16	1.23	39	0.18	0.56	50	0.17	0.60	45	0.11	0.01	65	0.12	0.22
Net securitization income .....		0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.48
Net gain (loss) - sales of loans, OREO, and other assets .....		0.11	1.19	21	0.11	3.64	11	0.05	3.30	8	0.66	3.92	31	0.24	2.27
Other non-interest income.....		18.83	8.80	87	19.39	9.39	87	19.41	9.27	88	18.25	9.65	86	16.54	7.41
Overhead less non-interest income .....		26.57	32.79	27	27.21	29.67	36	27.13	30.52	34	28.26	31.93	37	29.80	39.47
Applicable income taxes / Pretax net operating income (tax equivalent).....		22.34	21.50	59	22.40	21.49	56	22.37	21.18	63	21.36	18.63	64	21.90	21.51
Applicable income tax + TE / Pretax net operating income + TE .....		22.95	23.57	46	22.99	23.11	53	22.96	22.67	56	22.32	21.18	51	22.97	23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans .....	4,701,086	4,579,465	4,601,480	4,403,261	4,321,141	2,66	23.15	
Commercial and industrial loans .....	1,176,709	1,320,852	1,167,078	1,475,106	949,812	-10.91	36.15	
Loans to individuals .....	1,963,821	1,593,963	1,665,917	1,540,121	1,793,212	23.20	15.34	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	4,015		-100.00	
Agricultural loans .....	49,120	50,747	47,750	45,663	52,128	-3.21	-7.23	
Other loans and leases .....	14,135	22,441	17,065	35,867	27,535	-37.01	-31.69	
Less: Unearned income .....	0	2	1	14	14	-100.00	-100.00	
Loans and leases, net of unearned income .....	7,904,871	7,567,466	7,499,289	7,500,004	7,147,829	4.46	22.24	
Less: Allowance for loan and lease losses .....	96,800	93,000	92,000	110,000	72,965	4.09	41.62	
Net loans and leases .....	7,808,071	7,474,466	7,407,289	7,390,004	7,074,864	4.46	22.03	
Debt securities that reprice or mature in over 1 year .....	2,409,310	2,070,108	2,233,619	1,745,890	1,456,904	16.39	44.41	
Mutual funds and equity securities .....	29,428	32,013	32,550	28,737	23,771	-8.07	49.09	
Subtotal .....	10,246,809	9,576,587	9,673,458	9,164,631	8,555,539	7.00	26.71	
Interest-bearing bank balances .....	97,303	1,131,074	1,111,296	512,686	46,248	-91.40	1518.48	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	76,732	189,025	186,952	219,368	148,510	-59.41	-53.15	
Trading assets .....	0	0	0	0	0		-100.00	
Total earning assets .....	10,420,844	10,896,686	10,971,706	9,896,685	8,750,297	-4.37	26.05	
Non-interest-bearing cash and due from depository institutions .....	223,755	215,032	157,775	159,995	170,595	4.06	27.28	
Premises, fixed assets, and leases .....	69,338	71,928	72,093	74,206	75,631	-3.60	-14.84	
Other real estate owned .....	0	859	167	1,458	1,458	-100.00	-100.00	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	926,805	809,906	810,370	800,562	717,944	14.43	47.92	
Total assets .....	11,640,742	11,994,411	12,012,111	10,932,906	9,715,925	-2.95	27.15	
Quarterly average assets .....	11,722,734	11,733,214	11,998,801	10,918,284	9,594,996	-0.09	28.82	
Average loans and leases (YTD) .....	7,682,143	7,555,483	7,543,403	7,461,329	6,971,934	1.68	21.90	
<b>Memoranda</b>								
Loans held-for-sale .....	87	1,024	830	1,119	11,731	-91.50	-93.33	
Loans not held-for-sale .....	7,904,784	7,566,442	7,498,459	7,498,885	7,136,098	4.47	22.26	
Real estate loans secured by 1–4 family .....	2,041,910	1,994,296	1,995,928	1,958,881	1,997,385	2.39	10.17	
Commercial real estate loans .....	2,603,592	2,526,094	2,542,622	2,381,550	2,262,883	3.07	36.60	
Construction and land development .....	194,721	183,445	200,543	144,114	149,372	6.15	46.02	
Multifamily .....	733,682	682,314	690,278	633,706	562,721	7.53	128.59	
Nonfarm nonresidential .....	1,675,189	1,660,335	1,651,801	1,603,730	1,550,790	0.89	15.40	
Real estate loans secured by farmland .....	55,584	59,075	62,930	62,830	60,873	-5.91	-4.16	
Total investment securities .....	2,515,470	2,291,146	2,453,121	1,993,995	1,629,185	9.79	35.83	
U.S. Treasury securities .....	120,622	0	73,069	0	0			
US agency securities (excluding mortgage-backed securities) .....	385,416	415,956	412,225	408,337	90,554	-7.34	138.52	
Municipal securities .....	368,911	406,524	417,909	258,043	169,572	-9.25	52.51	
Mortgage-backed securities .....	1,557,714	1,396,516	1,465,365	1,270,600	1,345,288	11.54	9.03	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	53,379	40,137	52,003	28,278	0	32.99		
Mutual funds and equity securities .....	29,428	32,013	32,550	28,737	23,771	-8.07	49.09	
Available-for-sale securities .....	1,556,501	1,576,030	1,687,361	1,348,698	975,340	-1.24	14.65	
U.S. Treasury securities .....	120,622	0	73,069	0	0			
US agency securities (excluding mortgage-backed securities) .....	267,136	307,005	303,273	297,021	77,164	-12.99	65.32	
Municipal securities .....	83,815	84,021	94,088	43,180	2,513	-0.25	95.29	
Mortgage-backed securities .....	1,031,549	1,144,867	1,164,928	980,219	895,663	-9.90	-8.98	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	53,379	40,137	52,003	28,278	0	32.99		
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-115,441	6,026	2,050	20,267	11,188			
Available-for-sale securities appreciation (depreciation) .....	-221,988	8,658	-7,445	29,987	6,786			
Structured notes, fair value .....	0	959	886	1,285	1,470	-100.00	-100.00	
Pledged securities .....	1,744,069	1,599,856	1,628,904	1,446,751	1,336,238	9.01	45.28	

## Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits .....	3,714,342	3,748,162	3,689,556	3,241,123	2,414,383	-0.90	60.61	
NOW, ATS and transaction accounts .....	1,632,836	1,521,809	1,604,352	1,329,466	1,095,164	7.30	32.01	
Time deposits less brokered deposits < \$250K .....	41,713	84,638	94,992	199,711	321,636	-50.72	-90.22	
MMDA and other savings accounts .....	4,125,900	4,372,934	4,439,089	3,877,624	3,217,080	-5.65	42.03	
Other non-interest-bearing deposits .....	0	0	0	0	0	0	0	
Core deposits .....	9,514,791	9,727,543	9,827,989	8,647,924	7,048,263	-2.19	38.28	
Time deposits of \$250K or more .....	58,617	108,758	72,342	104,085	140,405	-46.10	-31.07	
Foreign deposits .....	0	0	0	0	0	0	0	
Federal funds purchased and repos .....	74,554	99,715	97,795	143,386	208,775	-25.23	-69.12	
Secured federal funds purchased .....	0	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	10,598	10,598	50,003	471,518	-100.00	-100.00	
Other borrowings w/remaining maturity over 1 year .....	3,322	3,422	3,397	14,094	39,193	-2.92	-86.10	
Brokered deposits < \$250K .....	345,343	358,877	334,138	329,683	399,152	-3.77	30.15	
Noncore funding .....	481,836	581,370	518,270	641,251	1,259,043	-17.12	-57.03	
Trading liabilities .....	0	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	201,196	201,196	201,196	201,196	101,196	0.00	98.82	
Other liabilities .....	286,373	242,845	214,203	254,917	187,026	17.92	195.65	
Total liabilities .....	10,484,196	10,752,954	10,761,658	9,745,288	8,595,528	-2.50	27.85	
<b>Equity Capital</b>								
Perpetual preferred stock (including surplus) .....	0	0	0	0	0	0	0	
Common stock .....	497	497	497	497	497	0.00	0.00	
Common surplus .....	577,899	577,222	576,976	578,082	576,708	0.12	0.72	
Retained earnings .....	935,170	831,017	856,203	749,055	696,214	12.53	74.44	
Accumulated other comprehensive income .....	-183,539	-14,492	-23,344	417	-19,026			
Other equity capital components .....	-173,481	-152,787	-159,879	-140,433	-133,996			
Total holding company equity capital .....	1,156,546	1,241,457	1,250,453	1,187,618	1,120,397	-6.84	21.07	
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	0	
Total equity capital, including minority interest .....	1,156,546	1,241,457	1,250,453	1,187,618	1,120,397	-6.84	21.07	
Total liabilities and capital .....	11,640,742	11,994,411	12,012,111	10,932,906	9,715,925	-2.95	27.15	
<b>Memoranda</b>								
Non-interest-bearing deposits .....	3,714,342	3,748,162	3,689,556	3,241,123	2,414,383	-0.90	60.61	
Interest-bearing deposits .....	6,204,409	6,447,016	6,544,913	5,840,569	5,173,437	-3.76	26.14	
Total deposits .....	9,918,751	10,195,178	10,234,469	9,081,692	7,587,820	-2.71	37.17	
Long-term debt that reprices within 1 year .....	332	10,903	10,909	25,287	25,661	-96.95	-99.93	
<b>Changes in Holding Company Equity Capital</b>								
Equity capital, previous year-end as amended .....	1,250,453	1,187,618	1,187,618	1,120,397	1,017,909			
Accounting restatements .....	0	0	0	-4,339	0			
Net income .....	115,874	117,575	154,885	104,388	121,021			
Net sale of new perpetual preferred stock .....	0	0	0	0	0			
Net sale of new common stock .....	0	0	0	0	0			
Sale of treasury stock .....	0	0	0	0	2,087			
Less: Purchase of treasury stock .....	14,713	14,083	21,714	6,438	0			
Changes incident to business combinations .....	0	0	0	0	0			
Less: Dividends declared .....	36,907	35,614	47,738	47,207	46,010			
Change in other comprehensive income .....	-160,195	-14,909	-23,761	19,443	24,148			
Changes in debit to ESOP liability .....	0	0	0	0	0			
Other adjustments to equity capital .....	2,034	870	1,163	1,374	1,242			
Holding company equity capital, ending balance .....	1,156,546	1,241,457	1,250,453	1,187,618	1,120,397			

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	40.38	39.88	46	38.18	36.06	51	38.31	36.25	50	40.28	36.22	52	44.47	52.67	27
Commercial and industrial loans .....	10.11	11.23	48	11.01	11.11	56	9.72	10.76	53	13.49	13.52	48	9.78	11.45	50
Loans to individuals .....	16.87	3.58	92	13.29	3.60	90	13.87	3.36	91	14.09	3.40	91	18.46	2.71	95
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0.04	0	93
Agricultural loans.....	0.42	0.19	81	0.42	0.21	80	0.40	0.18	81	0.42	0.19	79	0.54	0.53	72
Other loans and leases.....	0.12	4.52	6	0.19	4.26	6	0.14	4.47	6	0.33	4.63	6	0.28	1.08	52
Net loans and leases.....	67.08	63.09	58	62.32	58.81	60	61.67	58.67	59	67.59	61.58	66	72.82	72.36	44
Debt securities over 1 year.....	20.70	18.76	57	17.26	18.32	49	18.59	19.46	49	15.97	15.55	54	15	13.66	61
Mutual funds and equity securities .....	0.25	0.05	93	0.27	0.05	92	0.27	0.06	92	0.26	0.05	92	0.24	0.06	88
Subtotal .....	88.03	83.05	70	79.84	78.17	48	80.53	79.22	46	83.83	78.16	68	88.06	86.76	55
Interest-bearing bank balances .....	0.84	3.61	18	9.43	9.37	59	9.25	8.50	56	4.69	7.51	31	0.48	2.97	13
Federal funds sold and reverse repos .....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	0.03	36
Debt securities 1 year or less .....	0.66	1.71	31	1.58	1.51	63	1.56	1.56	63	2.01	1.68	68	1.53	2.10	51
Trading assets .....	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	89.52	90.76	32	90.85	91.57	39	91.34	91.77	45	90.52	91.05	44	90.06	92.39	17
Non-interest cash and due from depository institutions.....	1.92	0.98	93	1.79	0.99	94	1.31	0.82	88	1.46	1.07	82	1.76	1.14	83
Other real estate owned.....	0	0.01	12	0.01	0.01	48	0	0.01	32	0.01	0.02	55	0.02	0.04	46
All other assets.....	8.56	8.19	54	7.36	7.39	51	7.35	7.35	51	8.01	7.82	53	8.18	6.41	76
<b>Memoranda</b>															
Short-term investments .....	1.50	6.75	15	11.01	12.31	52	10.81	11.47	52	6.70	11.17	31	2	5.36	20
U.S. Treasury securities.....	1.04	1.98	50	0	1.18	12	0.61	1.47	54	0	0.84	17	0	0.29	28
US agency securities (excluding mortgage-backed securities) .....	3.31	0.81	90	3.47	0.75	90	3.43	0.82	90	3.73	0.63	93	0.93	1.25	53
Municipal securities .....	3.17	1.69	77	3.39	1.70	78	3.48	1.73	77	2.36	1.69	68	1.75	2.58	47
Mortgage-backed securities .....	13.38	12.93	55	11.64	13.46	42	12.20	14.14	43	11.62	11.75	50	13.85	9.38	76
Asset-backed securities .....	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.30	34
Other debt securities .....	0.46	0.51	60	0.33	0.51	56	0.43	0.53	58	0.26	0.42	57	0	0.53	15
Loans held-for-sale.....	0	0.30	17	0.01	0.50	20	0.01	0.55	22	0.01	0.52	20	0.12	0.39	44
Loans held for investment .....	67.91	63.03	62	63.08	58.34	64	62.42	58.06	63	68.59	61.72	71	73.45	72.01	49
Real estate loans secured by 1–4 family .....	17.54	12.79	75	16.63	11.57	75	16.62	11.46	76	17.92	11.91	76	20.56	16.02	70
Revolving .....	2.45	1.52	72	2.48	1.44	75	2.43	1.42	75	3.03	1.66	75	3.74	2.24	74
Closed-end, secured by first liens .....	14.81	10.86	73	13.77	9.73	72	13.84	9.67	74	14.35	9.81	74	15.95	13.07	70
Closed-end, secured by junior liens .....	0.28	0.19	79	0.38	0.19	83	0.35	0.17	85	0.54	0.22	87	0.87	0.37	90
Commercial real estate loans .....	22.37	24.89	43	21.06	22.35	45	21.17	22.69	47	21.78	22.22	45	23.29	33.26	19
Construction and land development .....	1.67	3.92	33	1.53	3.40	28	1.67	3.34	35	1.32	3.40	27	1.54	5	13
Multifamily.....	6.30	3.87	78	5.69	3.32	82	5.75	3.57	81	5.80	3.12	84	5.79	4.76	72
Nonfarm nonresidential .....	14.39	15.73	45	13.84	14.65	45	13.75	14.57	45	14.67	14.72	47	15.96	21.85	23
Real estate loans secured by farmland.....	0.48	0.34	72	0.49	0.35	72	0.52	0.30	74	0.57	0.33	75	0.63	0.95	61

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	59.47	62.29	40	60.52	60.51	42	61.36	61.05	43	58.71	57.15	41	60.45	72.74	23
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	59.47	62.29	40	60.52	60.51	42	61.36	61.05	43	58.71	57.15	41	60.45	72.74	23
Real estate loans secured by 1–4 family.....	25.83	20.65	69	26.35	20	68	26.61	19.86	72	26.12	19.43	70	27.94	22.29	67
Revolving .....	3.61	2.39	72	3.93	2.47	72	3.89	2.43	71	4.41	2.64	75	5.08	3.13	76
Closed-end.....	22.22	18.01	70	22.42	17.35	69	22.73	17.24	72	21.71	16.59	70	22.86	18.71	67
Commercial real estate loans .....	32.94	38.12	37	33.38	37.13	41	33.90	37.86	41	31.75	34.63	41	31.66	46.16	15
Construction and land development.....	2.46	6.10	30	2.42	5.69	27	2.67	5.65	31	1.92	5.26	22	2.09	6.97	13
1–4 family.....	0.61	1.40	46	0.36	1.19	36	0.54	1.18	47	0.43	0.93	44	0.41	1.47	20
Other.....	1.85	4.62	26	2.07	4.46	27	2.13	4.40	30	1.49	4.19	18	1.68	5.34	14
Multifamily.....	9.28	5.86	79	9.02	5.41	81	9.20	5.78	81	8.45	4.96	82	7.87	6.42	71
Nonfarm nonresidential .....	21.19	24.30	42	21.94	24.45	42	22.03	24.56	44	21.38	22.93	44	21.70	30.59	19
Owner-occupied.....	7.06	8.11	44	7.43	8.31	49	7.36	8.29	48	7.59	7.68	54	8.05	10.68	31
Other.....	14.13	15.95	42	14.51	15.83	45	14.67	15.94	45	13.79	14.95	44	13.65	19.36	24
Real estate loans secured by farmland.....	0.70	0.55	72	0.78	0.61	70	0.84	0.54	71	0.84	0.54	73	0.85	1.38	59
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0.06	0	93
Commercial and industrial loans .....	14.89	18.37	42	17.45	19.45	49	15.56	18.86	47	19.67	22.17	43	13.29	16.16	45
Loans to individuals .....	24.84	6.24	91	21.06	6.58	87	22.21	6.24	90	20.53	6.13	89	25.09	4	95
Credit card loans .....	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.04	32
Agricultural loans.....	0.62	0.31	81	0.67	0.38	79	0.64	0.34	79	0.61	0.32	77	0.73	0.78	70
Other loans and leases.....	0.18	8.16	7	0.30	8.42	6	0.23	8.75	6	0.48	9.09	6	0.39	1.48	52
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	372.99	411.16	38	391.19	383.43	47	387.22	391.81	43	394.49	381.27	42	417.05	493.53	31
Real estate loans secured by 1–4 family.....	162.01	133.66	68	170.36	124.74	74	167.96	126.06	73	175.50	125.03	70	192.78	151.03	72
Revolving .....	22.66	15.46	69	25.41	15.53	72	24.53	15.44	70	29.65	17.42	71	35.06	21.25	75
Closed-end.....	139.35	116.59	70	144.95	107.54	75	143.43	108.85	73	145.85	106.14	71	157.72	127.10	70
Commercial real estate loans .....	206.57	254.65	37	215.79	238.58	40	213.96	245.88	39	213.37	234.65	44	218.40	311.74	20
Construction and land development.....	15.45	39.81	30	15.67	36.07	28	16.88	35.95	30	12.91	35.62	28	14.42	46.63	13
1–4 family.....	3.85	9.02	46	2.30	7.44	38	3.41	7.42	47	2.88	6.34	44	2.82	9.52	24
Other.....	11.60	30.27	25	13.37	28.34	28	13.46	28.11	30	10.04	28.16	25	11.59	35.90	14
Multifamily.....	58.21	40.47	80	58.29	35.29	82	58.09	38.66	80	56.77	32.74	81	54.31	44.76	72
Nonfarm nonresidential .....	132.91	161.09	40	141.83	156.30	42	139	158.05	42	143.68	155.06	42	149.67	206.64	24
Owner-occupied.....	44.27	53.43	43	48.01	52.63	50	46.45	52.99	47	51.03	52.37	53	55.52	71.54	34
Other.....	88.64	105.96	40	93.82	100.99	47	92.55	102.54	43	92.66	100.54	44	94.16	130.65	29
Real estate loans secured by farmland.....	4.41	3.36	71	5.05	3.67	71	5.30	3.22	71	5.63	3.44	74	5.88	8.66	61
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0.39	0.01	93
Commercial and industrial loans .....	93.36	115.08	46	112.83	116.17	56	98.21	114.45	49	132.16	139.91	47	91.67	106.70	48
Loans to individuals .....	155.81	35.47	92	136.16	36.56	89	140.19	34.55	90	137.98	37.47	91	173.07	24.83	94
Credit card loans .....	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	0.24	32
Agricultural loans.....	3.90	1.73	80	4.33	2.03	79	4.02	1.86	80	4.09	1.88	79	5.03	4.86	70
Other loans and leases.....	1.12	50.11	6	1.92	47.63	6	1.44	51.06	6	3.21	49.54	7	2.66	10.25	52
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	25.98	30.74	39	26.06	29.25	44	26.65	30.07	43	24.29	27.32	43	23.73	35.38	19
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	162.91	205.31	39	168.46	187.63	43	168.16	195.33	40	163.21	183.76	42	163.69	239.13	23
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	207.18	262.15	34	216.47	244.92	40	214.61	252.85	39	214.23	240.85	40	219.21	315.15	19

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	1.50	6.75	15	11.01	12.31	52	10.81	11.47	52	6.70	11.17	31	2	5.36	20
Liquid assets .....	20.49	23.63	47	26.33	29.12	45	26.80	29.03	45	21.51	26.22	37	17.01	16.28	62
Investment securities .....	21.61	20.98	54	19.10	20.37	49	20.42	21.63	48	18.24	17.85	55	16.77	16.41	55
Net loans and leases .....	67.08	63.09	58	62.32	58.81	60	61.67	58.67	59	67.59	61.58	66	72.82	72.36	44
Net loans, leases and standby letters of credit .....	67.54	63.92	57	62.74	59.61	60	62.12	59.49	58	68.09	62.48	66	73.17	72.78	46
Core deposits .....	81.74	74.28	73	81.10	75.52	68	81.82	75.71	74	79.10	70.67	73	72.54	71.61	51
Noncore funding .....	4.14	12.30	21	4.85	10.15	33	4.31	10.30	25	5.87	14.13	23	12.96	14.61	44
Time deposits of \$250K or more .....	0.50	1.67	13	0.91	1.67	32	0.60	1.58	21	0.95	2.11	23	1.45	4.33	11
Foreign deposits .....	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos .....	0.64	1.24	48	0.83	1.19	55	0.81	1.23	54	1.31	1.47	63	2.15	0.77	85
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold) .....	0.64	0.58	60	0.83	0.54	66	0.81	0.54	66	1.31	0.54	75	2.15	0.75	85
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0	2.18	8	0.09	0.88	40	0.09	1	38	0.46	1.24	45	4.85	2.75	76
Earning assets that reprice within 1 year .....	32.79	35.71	40	41.26	38.80	56	41.90	37.37	61	46.55	39.38	68	49.44	33.16	85
Interest-bearing liabilities that reprice within 1 year .....	12.41	6.79	82	19.62	6.64	91	19.36	6.39	91	25.52	8.20	92	26.04	18.54	77
Long-term debt that reprices within 1 year .....	0	0.38	64	0.09	0.27	67	0.09	0.26	67	0.23	0.47	66	0.26	0.15	81
Net assets that reprice within 1 year .....	20.37	27.35	33	21.55	30.83	25	22.45	29.65	32	20.79	29.11	31	23.13	13.71	68
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	3	5.89	42	-7.71	-3.31	35	-8.06	-2.33	32	-0.99	3.20	41	12.44	10.70	55
Net short-term noncore funding dependence .....	2.75	0.87	59	-8.04	-9.17	45	-8.34	-7.71	42	-1.46	-4.76	59	10.78	5.88	68
Short-term investment / Short-term noncore funding .....	38.19	112.63	28	239.78	304.29	54	263.91	273.46	61	122.34	184.19	43	17.43	78.10	22
Liquid assets - short-term noncore funding / Nonliquid assets .....	20.84	24.05	50	29.52	36.72	44	31.02	36.68	46	20.43	28.18	44	6.64	6.90	53
Net loans and leases / Total deposits .....	78.72	79.04	48	73.31	73.05	53	72.38	72.79	51	81.37	79.43	57	93.24	90.96	53
Net loans and leases / Core deposits .....	82.06	86.19	44	76.84	78.83	49	75.37	78.25	49	85.45	88.34	50	100.38	102.55	46
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-9.87	-10.05	42	0.56	0.50	63	0.19	0.12	58	1.99	1.57	66	1.16	0.36	88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-18.99	-19.27	47	0.80	1.06	51	-0.67	-0.25	36	2.94	4.31	35	0.70	1.28	37
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.47		0	0	50	0	-0.02	50	0	0.02	47	0	-0.02	40
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	36.95	26.09	64	29.81	13.65	75	29.89	14.28	76	30.92	11.38	82	38.67	7.25	89
Available-for-sale securities .....	61.88	71.92	33	68.79	84.59	23	68.78	83.77	23	67.64	87.23	16	59.87	91.33	11
U.S. Treasury securities .....	4.80	9.62	47	0	6.01	12	2.98	6.70	54	0	4.72	16	0	2.07	28
US agency securities (excluding mortgage-backed securities) .....	15.32	4.10	88	18.15	4.24	88	16.80	4.12	89	20.48	4.01	91	5.56	8.16	53
Municipal securities .....	14.67	8.02	72	17.74	8.38	76	17.04	8.22	77	12.94	9.83	67	10.41	15.40	45
Mortgage-backed securities .....	61.93	62.34	42	60.95	66.09	42	59.73	66.54	37	63.72	66.64	48	82.57	57.07	86
Asset-backed securities .....	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.70	34
Other debt securities .....	2.12	3.02	57	1.75	3.01	52	2.12	3.08	57	1.42	3.01	50	0	3.73	15
Mutual funds and equity securities .....	1.17	0.27	90	1.40	0.29	91	1.33	0.29	90	1.44	0.35	89	1.46	0.49	82
Debt securities 1 year or less .....	3.05	9.28	28	8.25	8.18	60	7.62	7.78	63	11	10.55	62	9.12	13.55	47
Debt securities 1 to 5 years .....	40.63	20.14	85	50.61	17.39	93	53.59	18.25	93	56.27	17.03	95	70.77	23.43	97
Debt securities over 5 years .....	55.15	68.28	24	39.74	72.07	12	37.46	71.11	11	31.29	69.86	10	18.65	58.63	10
Pledged securities .....	69.33	31.26	93	69.83	33.37	90	66.40	32.26	87	72.56	35.67	91	82.02	43.76	87
Structured notes, fair value .....	0	0.20	39	0.04	0.06	85	0.04	0.11	83	0.06	0.02	89	0.09	0.09	83
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-86.82	-40.81	6	109.76	64.27	74	77.34	27.98	80	275.88	183.32	72	-8.32	32.84	26
Investment securities .....	9.79	11.76	57	21.37	32.48	45	23.03	31.36	46	22.39	23.62	59	-9.55	4.80	14
Core deposits .....	-2.19	4.57	28	14.24	16.96	48	13.65	16.94	51	22.70	26.88	39	3.53	9.96	28
Noncore funding .....	-17.12	36.20	15	-15.80	-21.64	60	-19.18	-14.79	40	-49.07	-12.18	6	-16.38	4.16	24

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			2,300,467	2,183,547	1,920,117
Commit: Secured commercial real estate loans .....	566,103	536,770	522,300	408,896	430,193
Commit: Unsecured real estate loans .....	7,579	7,937	7,457	4,052	4,176
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	54,262	50,558	55,133	54,009	34,479
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	18,982	37,852	37,193	39,785	38,693
Credit derivatives - notional amount (holding company as beneficiary) .....	89,472	91,348	90,938	72,528	58,921
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	108,454	129,199	128,131	112,313	97,614
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	88	399	627	511	16,013
Written options contracts (interest rate) .....	859	1,729	1,034	1,919	8,688
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	2,760,693	2,693,707	2,684,374	2,472,168	1,976,418
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						19.15	22.78	45	19.97	22.01	51	19.76	16.97	68	
Standby letters of credit .....	0.47	0.66	47	0.42	0.66	45	0.46	0.65	48	0.49	0.71	47	0.35	0.36	58
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.01	36
Securities lent .....	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0.16	0.27	63	0.32	0.24	71	0.31	0.24	70	0.36	0.35	70	0.40	0	97
Credit derivatives - notional amount (holding company as beneficiary) .....	0.77	0.17	89	0.76	0.18	89	0.76	0.18	89	0.66	0.30	83	0.61	0	98
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.93	0.19	88	1.08	0.13	91	1.07	0.13	91	1.03	0.30	89	1	0	99
Derivative contracts .....	23.72	44.74	59	22.48	47.31	57	22.36	46.30	55	22.63	48.62	52	20.60	2.95	93
Interest rate contracts .....	23.72	32.78	63	22.48	35.15	59	22.36	32.46	58	22.63	34.36	55	20.60	2.87	93
Interest rate futures and forward contracts .....	0	3.53	28	0	4.39	28	0.01	3.25	26	0	6.21	25	0.16	0.08	85
Written options contracts (interest rate) .....	0.01	1.49	21	0.01	1.69	19	0.01	1.41	18	0.02	2.18	19	0.09	0.13	76
Purchased options contracts (interest rate) .....	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	0.02	45
Interest rate swaps .....	23.72	23.04	69	22.46	20.27	67	22.35	20.49	67	22.61	20.83	64	20.34	2.19	94
Foreign exchange contracts .....	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts .....	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps .....	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts .....	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	0	48
Commodity and other futures and forward contracts .....	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other) .....	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps .....	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						30.50	44.98	36	29.26	42.82	40	27.54	24.81	61	

## Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	2,761,640	2,695,835	2,686,035	2,474,598	2,001,119
Interest rate contracts .....	2,761,640	2,695,835	2,686,035	2,474,598	2,001,119
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	88	399	627	511	16,013
Written options .....	859	1,729	1,034	1,919	8,688
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	859	1,729	1,034	1,919	8,688
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	2,760,693	2,693,707	2,684,374	2,472,168	1,976,418
Held for trading .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	2,761,640	2,695,835	2,686,035	2,474,598	2,001,119
Interest rate contracts .....	2,761,640	2,695,835	2,686,035	2,474,598	2,001,119
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,882,703	2,874,239	2,863,457	2,634,931	2,138,726
One year or less .....	158,156	27,529	29,616	26,443	49,835
Over 1 year to 5 years .....	565,638	575,434	574,054	506,659	462,277
Over 5 years .....	2,158,909	2,271,276	2,259,787	2,101,829	1,626,614
Gross negative fair value (absolute value) .....	124,892	71,314	60,263	108,642	41,826
Gross positive fair value .....	124,897	71,484	60,628	108,780	41,769
Held for trading .....	0	0	0	0	0
Non-traded .....	124,897	71,484	60,628	108,780	41,769
Current credit exposure on risk-based capital derivative contracts .....	98,579	71,484	60,628	108,780	41,769
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	99.57	60
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	0.14	42
Foreign exchange contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards .....	0	9.12	20	0.01	12.59	16	0.02	11.16	15	0.02	14.05	15	0.80	14.06	43
Written options .....	0.03	5.29	16	0.06	7.18	15	0.04	6.28	13	0.08	8.18	14	0.43	11.73	29
Exchange-traded .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter .....	0.03	4.93	16	0.06	6.91	15	0.04	5.96	13	0.08	7.73	14	0.43	10.84	29
Purchased options .....	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	2.45	35
Exchange-traded .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter .....	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	2.28	36
Swaps .....	99.97	77.96	89	99.92	71.71	91	99.94	74.26	91	99.90	68.76	92	98.77	64.61	74
Held for trading .....	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts .....	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts .....	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded .....	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts .....	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts .....	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less) .....	104.38	93.16	87	106.62	91.91	90	106.61	92.53	90	106.48	91.48	89	106.88	80.07	96
One year or less .....	5.73	37.29	25	1.02	27.90	13	1.10	27.56	13	1.07	32.05	10	2.49	15.20	45
Over 1 year to 5 years .....	20.48	22.61	42	21.35	29.78	39	21.37	27.01	40	20.47	27.06	46	23.10	22.92	58
Over 5 years .....	78.17	26.09	96	84.25	29.19	97	84.13	29.89	96	84.94	29.56	97	81.29	34.12	87
Gross negative fair value (absolute value) .....	4.52	2.48	87	2.65	1.18	91	2.24	0.98	92	4.39	1.55	94	2.09	1.30	72
Gross positive fair value .....	4.52	2.55	81	2.65	1.59	86	2.26	1.34	89	4.40	2.23	96	2.09	1.14	80
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.11	0.10	70	0.07	0.05	78	0.05	0.04	79	0.11	0.07	84	0.04	0	94
Gross positive fair value (X) .....	0.11	0.10	74	0.07	0.06	69	0.05	0.05	73	0.11	0.09	70	0.04	0	93
Held for trading (X) .....	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X) .....	0.11	0.02	92	0.07	0.01	93	0.05	0.01	93	0.11	0.02	95	0.04	0	96
Current credit exposure (X) .....	0.08	0.06	78	0.07	0.05	75	0.05	0.04	76	0.11	0.06	75	0.04	0.01	91
Credit losses on derivative contracts .....	0	0	50	0	0	46	0	0	46	0	0	43	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0	0	50
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.12	0.70	78	0.88	0.59	77	0.74	0.46	80	1.40	0.85	79	0.54	0.10	90

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	92,000	110,000	110,000	72,965	72,505
Gross losses .....	13,230	13,556	20,106	27,078	32,540
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	8,560	7,910	10,363	9,945	7,588
Net losses .....	4,670	5,646	9,743	17,133	24,952
Provision for loan and lease losses .....	9,470	-11,354	-8,257	51,134	25,412
Adjustments .....	0	0	0	3,034	0
Ending balance .....	96,800	93,000	92,000	110,000	72,965
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.11	0.09	59	-0.13	-0.12	40	-0.07	-0.09	49	0.49	0.51	51	0.27	0.12	86
Provision for loan and lease losses / Average loans and leases .....	0.16	0.16	57	-0.20	-0.21	40	-0.11	-0.16	51	0.69	0.82	44	0.36	0.16	87
Provision for loan and lease losses / Net loan and lease losses .....	202.78	151.30	65	-201.10	-65.12	31	-84.75	-105.48	47	298.45	487.86	41	101.84	142.73	41
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.22	1.17	62	1.23	1.32	45	1.23	1.23	55	1.47	1.58	45	1.02	0.94	65
Allowance for loan and lease losses / Total loans and leases .....	1.22	1.15	62	1.23	1.30	48	1.23	1.20	55	1.47	1.55	49	1.02	0.93	66
Allowance for loan and lease losses / Net loans and leases losses (X) .....	15.55	38.64	50	12.35	17.40	53	9.44	21.39	42	6.42	11.58	46	2.92	17.18	10
Allowance for loan and lease losses / Nonaccrual assets .....	506.86	428.13	71	260.23	330.05	49	303.78	364.13	53	246.38	299.17	51	289.84	315.75	65
ALLL / 90+ days past due + nonaccrual loans and leases .....	443.43	320.87	74	240.45	271.93	51	280.98	287.08	64	230.14	244.34	54	252.55	283.41	66
Gross loan and lease losses / Average loans and leases .....	0.23	0.16	75	0.24	0.20	67	0.27	0.19	74	0.36	0.34	66	0.47	0.16	91
Recoveries / Average loans and leases .....	0.15	0.07	88	0.14	0.08	80	0.14	0.08	82	0.13	0.07	86	0.11	0.05	86
Net losses / Average loans and leases .....	0.08	0.09	61	0.10	0.12	54	0.13	0.11	62	0.23	0.27	55	0.36	0.11	91
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	44	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses .....	42.57	34.26	72	29.21	25.09	68	38.27	34.67	65	30.56	33.98	52	22.23	41.80	34
Earnings coverage of net loan and lease losses (X) .....	34.03	36.38	57	24.87	26.30	60	19.67	39.72	48	10.75	22.91	46	7.25	22.46	26
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.03	-0.01	21	0.04	0.02	75	0.08	0.02	87	0.02	0.04	43	0.05	0.02	77
Real estate loans secured by 1-4 family .....	-0.01	-0.02	50	-0.01	-0.01	46	0	-0.02	57	0.03	0.01	72	0.09	0.02	86
Revolving .....	0.03	-0.06	92	-0.01	-0.07	48	-0.02	-0.07	47	0.12	0.01	86	0.13	0.02	87
Closed-end .....	-0.02	-0.01	40	-0.01	-0.01	45	0	-0.01	60	0.01	0	64	0.08	0.02	86
Commercial real estate loans .....	-0.04	0	9	0.08	0.04	74	0.15	0.04	86	0	0.07	25	0.02	0.02	69
Construction and land development .....	0	-0.02	73	0	0.01	64	0	0	64	0	0	47	0	-0.02	83
1-4 family .....	0	0	59	0	0	57	0	0	57	0	0	59	0	0	54
Other .....	0	-0.01	71	0	0.01	63	0	0	64	0	0	40	0	-0.02	86
Multifamily .....	0	0	10	0	0.01	11	0	0.01	12	0	0	20	0	0	15
Nonfarm nonresidential .....	-0.06	0	7	0.13	0.05	79	0.23	0.05	88	0.01	0.11	28	0.03	0.03	67
Owner-occupied .....	-0.06	0	3	0.04	0.01	88	0.15	0.01	98	0.01	0.02	62	0.02	0.01	78
Other .....	0	0.01	37	0.09	0.04	79	0.08	0.04	78	0	0.08	7	0.01	0.01	70
Real estate loans secured by farmland .....	-0.07	0	6	0.18	-0.01	95	0.15	0	93	0.22	0.02	90	-0.09	0.01	3
Commercial and industrial loans .....	0.02	0.11	43	-0.01	0.19	17	0	0.17	16	0.19	0.47	33	0.22	0.27	53
Loans to individuals .....	0.36	0.76	35	0.35	0.72	34	0.36	0.71	34	0.87	1.13	54	1.16	0.74	82
Credit card loans .....		1.94			2.27			1.84			2.92			1.89	
Agricultural loans .....	0.18	0.02	87	-0.05	0.02	11	0.02	0.02	76	0.28	0.19	80	-0.04	0.02	6
Loans to foreign governments and institutions .....		0.05			0			0			0				
Other loans and leases .....	0	0.13	30	0	0.09	34	0	0.10	32	0	0.15	25	0	0.14	12

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		20,614		31,791		18,937		24,657		31,086					
90+ days past due loans and leases .....		2,732		2,940		2,458		3,149		3,717					
Nonaccrual loans and leases .....		19,098		35,737		30,285		44,647		25,174					
Total past due and nonaccrual loans and leases .....		42,444		70,468		51,680		72,453		59,977					
Restructured 30–89 days past due .....		487		275		649		724		798					
Restructured 90+ days past due .....		0		25		54		64		209					
Restructured nonaccrual .....		3,008		4,286		3,970		4,988		3,516					
Total restructured loans and leases .....		3,495		4,586		4,673		5,776		4,523					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		12,654		13,483		12,575		13,793		13,733					
Other real estate owned .....		0		859		167		1,458		1,458					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.26	0.33	54	0.42	0.29	75	0.25	0.32	48	0.33	0.39	51	0.43	0.31	72
90+ days past due loans and leases .....	0.03	0.10	52	0.04	0.09	57	0.03	0.10	56	0.04	0.12	51	0.05	0.03	74
Nonaccrual loans and leases .....	0.24	0.37	35	0.47	0.54	49	0.40	0.46	48	0.60	0.66	52	0.35	0.48	36
90+ days past due and nonaccrual loans and leases .....	0.28	0.52	30	0.51	0.68	42	0.44	0.62	37	0.64	0.85	40	0.40	0.54	36
30–89 days past due restructured .....	0.01	0.01	66	0	0.01	60	0.01	0.01	71	0.01	0.01	65	0.01	0	79
90+ days past due restructured .....	0	0.01	31	0	0	66	0	0	69	0	0.01	66	0	0	93
Nonaccrual restructured .....	0.04	0.09	44	0.06	0.12	40	0.05	0.10	42	0.07	0.13	41	0.05	0.07	52
30–89 days past due loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.26	0.33	54	0.42	0.29	75	0.25	0.32	48	0.33	0.40	51	0.43	0.31	72
90+ days past due assets .....	0.03	0.10	51	0.04	0.09	57	0.03	0.10	55	0.04	0.12	51	0.05	0.03	74
Nonaccrual assets .....	0.24	0.37	35	0.47	0.55	49	0.40	0.47	48	0.60	0.67	51	0.35	0.48	36
30+ days past due and nonaccrual assets .....	0.54	0.89	40	0.93	1	53	0.69	0.97	37	0.97	1.29	44	0.84	0.87	59
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.19	0.33	30	0.32	0.40	48	0.27	0.36	42	0.44	0.52	47	0.30	0.39	38
90+ days past due and nonaccrual assets + other real estate owned .....	0.19	0.35	27	0.33	0.42	45	0.27	0.37	39	0.45	0.55	44	0.31	0.45	36
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.28	0.38	42	0.42	0.48	46	0.36	0.41	54	0.56	0.60	50	0.43	0.56	40
Allowance for loan and lease losses .....	33.30	55.46	36	54.17	67.85	48	47.53	62.64	44	55.17	66.66	41	56.70	92.08	35
Equity capital + allowance for loan and lease losses .....	2.57	3.63	42	3.78	4.12	49	3.26	3.60	52	4.68	4.97	52	3.47	4.77	38
Tier 1 capital + allowance for loan and lease losses .....	2.55	3.90	37	4.28	4.89	46	3.66	4.30	48	5.38	6.05	48	3.99	5.30	40
Loans and leases + other real estate owned .....	0.41	0.61	41	0.67	0.82	43	0.58	0.71	47	0.81	0.97	42	0.58	0.78	40

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.08	0.23	23	0.35	0.25	72	0.09	0.26	25	0.08	0.39	13	0.22	0.28	48
	90+ days past due .....	0.03	0.11	57	0.03	0.12	57	0.02	0.12	55	0.02	0.16	52	0.03	0.03	71
	Nonaccrual.....	0.28	0.41	44	0.65	0.60	64	0.55	0.52	64	0.85	0.76	65	0.46	0.45	54
Commercial and industrial	30–89 days past due.....	0.05	0.29	19	0.20	0.24	55	0.05	0.24	18	0.31	0.23	73	0.22	0.22	61
	90+ days past due .....	0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	39	0	0.02	30
	Nonaccrual.....	0.30	0.47	41	0.27	0.65	27	0.27	0.57	32	0.24	0.75	20	0.19	0.74	25
Individuals	30–89 days past due.....	0.83	0.83	59	0.82	0.60	72	0.84	0.63	67	1.06	0.83	72	1.08	0.60	82
	90+ days past due .....	0.08	0.10	62	0.09	0.08	69	0.10	0.09	68	0.14	0.14	65	0.13	0.02	88
	Nonaccrual.....	0.09	0.17	48	0.10	0.17	51	0.09	0.17	51	0.20	0.28	53	0.14	0.12	66
Depository institution loans	30–89 days past due.....		0			0.03			0.01			0		0	0	50
	90+ days past due .....		0			0			0			0		0	0	50
	Nonaccrual.....		0			0			0			0		0	0	50
Agricultural	30–89 days past due.....	0.17	0.09	77	0.06	0.11	63	0.03	0.07	65	0.27	0.17	75	0.01	0.10	68
	90+ days past due .....	0	0	44	0	0	45	0	0	42	0	0	44	0	0	47
	Nonaccrual.....	0.75	0.27	82	1.25	0.51	81	1.06	0.70	81	1.60	0.49	85	2.23	0.80	87
Foreign governments	30–89 days past due.....		0			0			0.50			0				
	90+ days past due .....		0			0			0			0				
	Nonaccrual.....		0.14			0.17			0.15			0.09				
Other loans and leases	30–89 days past due.....	0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.28	23
	90+ days past due .....	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....	0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		0.17	0.39	29	0.13	0.36	28	0.15	0.46	18	0.15	0.65	8	0.25	0.53	32
1–4 family	30–89 days past due .....	0.06	0.22	65	0.06	0.25	56	0.04	0.24	56	0.03	0.33	48	0.07	0.05	76
	90+ days past due .....	0.37	0.58	44	0.69	0.76	55	0.62	0.71	51	0.89	0.89	60	0.53	0.55	54
Revolving	30–89 days past due .....	0.15	0.31	29	0.25	0.33	44	0.12	0.28	32	0.10	0.48	16	0.22	0.36	43
	90+ days past due .....	0.01	0.02	75	0.01	0.03	71	0	0.02	35	0.01	0.03	72	0.09	0.01	90
	Nonaccrual .....	0.37	0.86	42	0.44	1.05	40	0.45	1.18	43	0.49	1.13	36	0.34	0.34	56
Closed-end	30–89 days past due .....	0.18	0.41	31	0.11	0.36	31	0.15	0.49	23	0.17	0.65	11	0.26	0.56	34
	90+ days past due .....	0.07	0.25	64	0.06	0.27	61	0.05	0.26	57	0.03	0.38	52	0.06	0.05	76
	Nonaccrual .....	0.37	0.57	46	0.73	0.71	59	0.65	0.67	57	0.97	0.87	64	0.57	0.57	54
Junior lien	30–89 days past due .....	0.02	0.01	86	0.04	0.01	93	0.05	0.01	92	0.04	0.02	80	0.12	0.02	95
	90+ days past due .....	0	0	83	0.01	0	88	0	0	83	0.01	0	85	0.01	0	93
	Nonaccrual .....	0.06	0.02	84	0.05	0.04	70	0.06	0.03	75	0.08	0.04	75	0.08	0.03	85
Commercial real estate	30–89 days past due .....	0	0.13	4	0.53	0.16	90	0.04	0.15	36	0.03	0.26	18	0.19	0.15	69
	90+ days past due .....	0	0.01	29	0.02	0.01	71	0	0.01	28	0.02	0.02	73	0	0.02	34
	Nonaccrual .....	0.19	0.29	48	0.59	0.48	66	0.47	0.38	67	0.76	0.62	67	0.24	0.34	45
Construction and development	30–89 days past due .....	0	0.19	15	0	0.15	18	0	0.17	17	0	0.28	11	0.02	0.20	50
	90+ days past due .....	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual .....	0	0.14	16	0	0.31	14	0	0.20	15	0.03	0.41	31	0.04	0.18	52
1–4 family	30–89 days past due .....	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.05	33
	90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42	0	0	47
	Nonaccrual .....	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.01	40
Other	30–89 days past due .....	0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	13	0.02	0.12	64
	90+ days past due .....	0	0	38	0	0	40	0	0	41	0	0	40	0	0	44
	Nonaccrual .....	0	0.12	18	0	0.25	15	0	0.16	18	0.03	0.35	39	0.04	0.14	57
Multifamily	30–89 days past due .....	0	0.04	28	0	0.09	26	0	0.07	27	0.01	0.09	47	0.03	0.03	80
	90+ days past due .....	0	0	45	0	0	46	0	0	46	0	0	45	0	0	46
	Nonaccrual .....	0.04	0.06	67	0.06	0.13	64	0.06	0.17	64	0.09	0.11	64	0.11	0.03	84
Nonfarm non-residential	30–89 days past due .....	0	0.10	6	0.81	0.12	97	0.07	0.13	53	0.04	0.23	30	0.27	0.13	82
	90+ days past due .....	0	0.01	33	0.03	0.01	77	0	0.01	31	0.03	0.02	80	0	0.02	37
	Nonaccrual .....	0.29	0.36	53	0.87	0.58	76	0.70	0.45	74	1.09	0.80	66	0.31	0.36	50
Owner Occupied	30–89 days past due .....	0	0.04	10	0.11	0.04	83	0.07	0.04	74	0.03	0.07	41	0.21	0.06	89
	90+ days past due .....	0	0	36	0.03	0	90	0	0	37	0.02	0	84	0	0.01	40
	Nonaccrual .....	0.14	0.12	62	0.71	0.20	92	0.54	0.17	90	0.85	0.27	93	0.25	0.19	64
Other	30–89 days past due .....	0	0.05	14	0.71	0.07	97	0	0.08	14	0.01	0.14	32	0.06	0.05	73
	90+ days past due .....	0	0	39	0	0.01	34	0	0	37	0.01	0.01	80	0	0.01	41
	Nonaccrual .....	0.14	0.21	51	0.17	0.31	45	0.16	0.23	52	0.24	0.44	44	0.07	0.14	56
Farmland	30–89 days past due .....	0	0.09	32	0	0.13	30	0.34	0.10	84	0	0.11	30	0.31	0.21	77
	90+ days past due .....	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	45
	Nonaccrual .....	1.41	0.51	84	1.93	1.06	79	1.06	0.69	76	2.98	1.13	81	5.99	1.06	92
Credit card	30–89 days past due .....		1.22			0.79			0.81			0.95			0.87	
	90+ days past due .....		0.50			0.40			0.45			0.63			0.18	
	Nonaccrual .....		0.13			0.08			0.10			0.05			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	404,915	424,932	417,594	438,145	443,209										
Retained earnings .....	940,656	838,643	863,517	761,195	696,214										
Accumulated other comprehensive income (AOCI) .....	-183,539	-14,492	-23,344	417	-19,026										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,162,032	1,249,083	1,257,767	1,199,757	1,120,397										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	273,491	275,307	274,450	278,020	273,276										
Accumulated other comprehensive income-related adjustments .....	-183,539	-14,492	-23,344	417	-19,026										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,072,080	988,268	1,006,661	921,320	866,147										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,072,080	988,268	1,006,661	921,320	866,147										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	97,000	97,000	97,000	97,000	97,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	97,000	97,000	97,000	97,000	97,000										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	97,000	97,000	97,000	97,000	97,000										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	100,000	100,000	100,000	100,000	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	96,031	89,946	89,008	97,352	73,894										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	196,031	189,946	189,008	197,352	73,894										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	196,031	189,946	189,008	197,352	73,894										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,365,111	1,275,214	1,292,669	1,215,672	1,037,041										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	11,728,220	11,740,840	12,006,115	10,930,423	9,594,996										
Less: Deductions from common equity tier 1 capital .....	273,491	275,307	274,450	278,020	273,276										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	11,454,729	11,465,533	11,731,665	10,652,403	9,321,720										
Total risk-weighted assets .....	8,809,545	8,103,094	8,215,784	7,781,992	7,668,643										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A .....	12.17	11.77	59	12.20	12.59	50	12.25	12.37	53	11.84	12.35	44	11.29	12.50	35
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A .....	13.27	12.48	69	13.39	13.31	62	13.43	13.11	65	13.09	13.08	56	12.56	13.19	48
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A .....	15.50	14.27	74	15.74	15.21	64	15.73	14.91	69	15.62	15.23	66	13.52	14.63	34
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage .....	10.21	9.22	77	9.47	9.07	67	9.41	8.98	66	9.56	9.13	69	10.33	10.39	56
Supplementary leverage ratio, advanced approaches HCs .....		6.74			6.90			6.71			8.72				

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0				0	
Total property and casualty assets .....			0			0			0			0				0	
Reinsurance recoverables (P/C) .....			0			0			0			0				0	
Total life and health assets .....			0			0			0			0				0	
Reinsurance recoverables (L/H) .....			0			0			0			0				0	
Separate account assets (L/H) .....			0			0			0			0				0	
Total insurance underwriting equity .....			0			0			0			0				0	
Total property and casualty equity .....			0			0			0			0				0	
Total life and health equity .....			0			0			0			0				0	
Total insurance underwriting net income .....			0			0			0			0				0	
Total property and casualty .....			0			0			0			0				0	
Total life and health .....			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0	
Unearned premiums (P/C) .....			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0	
Separate account liabilities (L/H) .....			0			0			0			0				0	
Insurance activities revenue .....			11,258			10,689			14,083			14,757			15,771	5.32	-4.22
Other insurance activities income .....			11,258			10,689			14,083			14,757			15,771	5.32	-4.22
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			230,990			227,451			228,238			186,434			181,748	1.56	34.98

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.77			53.46			53.11			53.67			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.23			46.54			46.89			46.33			40				
Separate account assets (L/H) / Total life assets .....	11.73			13.15			13.40			11.24			0				
Insurance activities revenue / Adjusted operating income .....	2.92	0.36	94	3.03	0.38	94	2.94	0.36	95	3.18	0.41	93	3.48	0.37	94		
Premium income / Insurance activities revenue .....	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	0.03	47		
Credit related premium income / Total premium income .....	32.83			31.14			32.99			38.23			100				
Other premium income / Total premium income .....	67.17			68.86			67.01			61.77			0				
Insurance underwriting net income / Consolidated net income .....	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0	48		
Insurance net income (P/C) / Equity (P/C) .....	15.15			28.21			23.22			15.59			37.86				
Insurance net income (L/H) / Equity (L/H) .....	177.77			5.51			4.49			3.62							
Insurance benefits, losses, expenses / Insurance premiums .....	4,581.19			-364.02			927.51			447.82			132.57				
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0			
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	18.25	12.02	73	19.30	11.72	81	19.09	12	80	16.52	11.03	72	17.54	11.53	72		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	0	49		

## Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	606	630	624	647	731
Real estate loans.....	606	630	624	647	731
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	606	630	624	647	731
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	0	48
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			2.53	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			0.18			0.20			5.18				
Commercial and industrial loans .....		0.13			0.86			0.79			0.64			2.35	
Foreign governments and institutions .....		0.05			0			0			0				
<b>Growth Rates</b>															
Net loans and leases.....	-3.81	20.31	34	-5.12	-0.16	48	-3.55	6.83	45	-11.49	-2.40	34	-29.98	-47.91	62
Total selected assets.....	-3.81	21.10	37	-5.12	3.36	41	-3.55	9.48	41	-11.49	2.04	27	-29.98	-25.04	38
Deposits .....		-2.72			10.74			0.73			3.46			2.53	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		76,778	51,273	115,553	44,542	58,579	49.74	-25.24
Dividends .....		75,000	49,000	112,900	40,000	50,200	53.06	172.73
Interest .....		0	0	0	391	398		-100.00
Management and service fees .....		1,778	2,273	2,653	4,151	7,981	-21.78	-97.63
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		19,074	6,050	6,066	37,087	140	215.27	26028.77
Dividends .....		19,074	6,050	6,066	37,087	140	215.27	26028.77
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		95,852	57,323	121,619	81,629	58,719	67.21	-6.73
Securities gains (losses) .....		-399	538	543	-483	165		
Other operating income .....		335	420	498	346	338	-20.24	-11.61
Total operating income .....		95,788	58,281	122,660	81,492	59,222	64.36	-7.14
<b>Operating Expenses</b>								
Personnel expenses .....		354	394	373	5,825	5,837	-10.15	-99.12
Interest expense .....		4,078	4,078	5,437	2,842	0	0.00	
Other expenses .....		5,557	4,730	6,146	3,158	8,425	17.48	-84.46
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		9,989	9,202	11,956	11,825	14,262	8.55	-86.82
Income (loss) before taxes .....		85,799	49,079	110,704	69,667	44,960	74.82	213.73
Applicable income taxes (credit) .....		-2,044	-1,653	-2,250	-2,653	-1,588		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		87,843	50,732	112,954	72,320	46,548	73.15	202.38
Equity in undistributed income of subsidiaries .....		28,031	66,843	41,931	32,068	74,473	-58.06	-20.96
Bank subsidiaries .....		34,845	65,432	37,033	61,337	66,217	-46.75	6.57
Nonbank subsidiaries .....		-6,814	1,411	4,898	-29,269	8,256		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		115,874	117,575	154,885	104,388	121,021	-1.45	79.61
<b>Memoranda</b>								
Bank net income .....		109,845	114,432	149,933	101,337	116,417	-4.01	82.48
Nonbank net income .....		12,260	7,461	10,964	7,818	8,396	64.32	331.84
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,190,388	84.84	1,356,530	90.99	1,316,133	87.71	1,306,735	1,141,901	-12.25	19.99
Common and preferred stock .....		1,190,388	84.84	1,356,530	90.99	1,316,133	87.71	1,306,735	1,141,901	-12.25	19.99
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		36,666	2.61	39,993	2.68	43,480	2.90	38,582	67,851	-8.32	-32.18
Common and preferred stock .....		36,666	2.61	39,993	2.68	43,480	2.90	38,582	67,851	-8.32	-32.18
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		23,271	1.66	26,198	1.76	26,622	1.77	23,111	18,441	-11.17	-5.14
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		109,774	7.82	34,908	2.34	77,182	5.14	37,915	9,387	214.47	3041.79
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		3,912	0.28	4,606	0.31	4,391	0.29	5,504	7,243	-15.07	-69.55
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		39,155	2.79	28,671	1.92	32,825	2.19	27,073	27,612	36.57	38.14
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		1,403,166	100.00	1,490,906	100.00	1,500,633	100.00	1,438,920	1,272,435	-5.89	25.81
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		100,000	7.13	100,000	6.71	100,000	6.66	100,000	0	0.00	
Other liabilities .....		45,424	3.24	48,253	3.24	48,984	3.26	50,106	50,842	-5.86	-22.86
Balance due to subsidiaries and related institutions .....		101,196	7.21	101,196	6.79	101,196	6.74	101,196	101,196	0.00	0.00
Total liabilities .....		246,620	17.58	249,449	16.73	250,180	16.67	251,302	152,038	-1.13	54.06
Equity Capital .....		1,156,546	82.42	1,241,457	83.27	1,250,453	83.33	1,187,618	1,120,397	-6.84	21.07
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		497	0.04	497	0.03	497	0.03	497	497	0.00	0.20
Common surplus .....		577,899	41.19	577,222	38.72	576,976	38.45	578,082	576,708	0.12	0.72
Retained earnings .....		935,170	66.65	831,017	55.74	856,203	57.06	749,055	696,214	12.53	74.44
Accumulated other comprehensive income .....		-183,539	-13.08	-14,492	-0.97	-23,344	-1.56	417	-19,026		
Other equity capital components .....		-173,481	-12.36	-152,787	-10.25	-159,879	-10.65	-140,433	-133,996		
Total liabilities and equity capital .....		1,403,166	100.00	1,490,906	100.00	1,500,633	100.00	1,438,920	1,272,435	-5.89	25.81
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		101,196	7.21	101,196	6.79	101,196	6.74	101,196	101,196	0.00	0.00
Notes payable to subsidiaries that issued TPS .....		101,196	7.21	101,196	6.79	101,196	6.74	101,196	101,196	0.00	0.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

**Parent Company Analysis—Part 1**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	12.76	11.02	68	12.96	12.52	60	12.71	11.94	64	9.09	7.29	69	11.32	10.58	60
Bank net income / Average equity investment in banks .....	11.71	11.60	55	11.45	12.35	50	11.28	11.80	50	8.23	7.45	57	10.56	10.85	48
Nonbank net income / Average equity investment in nonbanks .....	46.03	9.71	95	26.34	13.18	81	28.18	13.12	81	18.54	9.75	80	13.11	12.07	68
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.41			11.04				10.11			7.01		15.16	
Bank net income / Parent net income .....	94.80	98.76	19	97.33	96.45	27	96.80	96.79	25	97.08	88.16	25	96.20	103.77	12
Nonbank net income / Parent net income .....	10.58	2.50	88	6.35	3.22	78	7.08	3.40	78	7.49	3.59	83	6.94	1.08	91
Subsidiary holding companies' net income / Parent net income .....		85.68			66.57			65.35			68.34				92.33
<b>Leverage</b>															
Total liabilities / Equity capital .....	21.32	18.39	69	20.09	16.51	73	20.01	16.81	71	21.16	20.06	70	13.57	9.66	66
Total debt / Equity capital .....	8.65	12.61	51	8.06	11.37	52	8	11.71	51	8.42	14.41	48	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital .....	17.40	14.76	68	16.21	13.41	71	16.09	13.63	70	16.94	16.67	68	9.03	7.99	57
Total debt + Loans guaranteed for affiliate / Equity capital .....	8.65	12.68	50	8.06	11.46	51	8	11.77	51	8.42	14.68	48	0	3.97	27
Total debt / Equity capital – excess over fair value .....	8.65	12.75	51	8.06	11.47	52	8	11.81	51	8.42	14.52	48	0	3.93	27
Long-term debt / Equity capital .....	8.65	11.91	51	8.06	10.65	53	8	10.95	52	8.42	13.56	49	0	3.86	27
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	0.01	46
Current portion of long-term debt / Equity capital .....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt .....	48.90	39.59	55	48.87	40.69	50	48.88	39.86	53	46.45	34.67	57	0	14.37	26
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	106.10	104.01	64	112.49	103.15	89	108.73	103.22	79	113.28	102.81	89	107.98	104.21	68
Total investment in subs / Equity capital .....	106.10	109.29	54	112.49	108.29	79	108.73	108.40	68	113.28	110.16	78	107.98	104.48	67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.46	0.39	61	0.99	0.27	87	0.70	0.29	76	1.51	0.47	85	0.74	0.44	66
Equity investment in subs – equity cap / Net income-div (X) .....	0.67	1.15	43	1.42	0.85	82	1.02	1.05	64	2.76	1.82	76	1.19	1.47	56
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	210.40	130.36	82	136.53	152.56	50	211.91	152.85	75	144.87	136.59	61	104.07	153.39	36
Cash from ops + noncash items + op expense / Op expense + dividend .....	205.52	118.32	79	129.43	155.61	43	207.86	154.48	72	149.83	147.24	64	110.65	152.31	36
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	171.28	105.80	82	96.09	94.59	46	168.44	98.54	89	150.66	134.08	68	109.01	105.99	56
Pretax operating income + interest expense / Interest expense .....	2,203.95	1,565.66	77	1,303.51	1,645.53	49	2,136.12	1,835.33	71	2,551.34	2,016.32	78		17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,439.98	1,454.22	65	968.65	1,896.20	40	1,570.76	1,770.77	60	1,350.08	1,539.23	64	1,116.05	2,481.22	52
Dividends + interest from subsidiaries / Interest expense + dividends .....	229.53	150.57	79	138.69	174.48	46	223.73	174.12	70	154.80	150.43	61	110.28	196.13	33
Fees + other income from subsidiaries / Salary + other expenses .....	30.08	10.18	83	44.36	12.03	83	40.70	11.92	82	46.21	13.95	80	55.96	3.91	93
Net income / Current part of long-term debt + preferred dividends (X) .....		26.99			40.79			47.61			35.64				71.69
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	7.63	3.60	75	2.16	3.29	47	4.88	3.44	65	2.50	3.85	49	0.57	1.59	56
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.30			0.60			0.17			0.10			0	
Nonaccrual .....		0.65			1.04			0.92			1.03			8.16	
Total .....		0.95			1.64			1.09			1.13			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.44	1.77	69	0.46	1.76	71	0.49	1.76	72	0.51	2.66	69	0.85	0.13	88
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	42.01	70.90	27	70.20	69.90	57	42.26	66.37	34	65.28	81.10	44	98.84	65.39	78
Dividends declared / Net income .....	31.85	31.93	49	30.29	27.22	55	30.82	28.27	56	45.22	42.29	56	38.02	25.65	69
Net income – dividends / Average equity.....	8.69	7.51	67	9.04	9.25	54	8.80	8.62	60	4.98	4.14	60	7.02	7.61	40
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	203.21	133.26	76	137.59	160.45	50	236.50	155.92	74	84.73	132.17	26	109.11	160.93	32
Dividends from nonbank subsidiaries .....	51.68	2.76	96	16.99	6.19	83	12.71	4.90	82	78.56	3.41	96	0.30	2.59	68
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries .....	254.89	183.35	80	154.57	213.42	44	249.21	203.53	69	163.30	174.85	58	109.41	209.89	24
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	68.28	43.79	71	42.82	43.30	45	75.30	45.96	77	39.47	60.28	33	43.12	45.88	44
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0.39	0.36	74	0.34	0.09	86
Management and service fees from bank subsidiaries .....	1.62	0.95	83	1.99	0.87	81	1.77	0.88	82	4.10	1.47	81	6.86	0.47	91
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	69.90	52.71	69	44.81	48.70	47	77.07	51.33	75	43.95	62.88	34	50.32	48.40	51
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	155.58	47.96	92	81.09	66.90	52	55.33	62.63	48	474.38	56.39	97	1.67	76.61	23
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	0.91	44
Management and service fees from nonbank subsidiaries .....	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	0.01	47
Operating income from nonbank subsidiaries .....	155.58	64.26	90	81.09	94.31	48	55.33	87.22	43	474.38	79.84	95	1.67	83.73	19
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				65.48
Interest income from subsidiary holding companies .....		15.40			5.06			5.26			8.40				0
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				65.48
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	78.30	67.73	36	84.08	72.55	36	92.04	74.16	41	49.08	69.76	24	84.77	77.61	23
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0.48	0.63	72	0.67	0.23	84
Management and service fees from bank subsidiaries .....	1.86	1.25	81	3.90	1.64	82	2.16	1.44	81	5.09	1.87	80	13.48	0.75	93
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries .....	80.15	81.70	28	87.98	82.68	29	94.21	83.13	32	54.66	82.20	20	98.91	94.06	43
Dividends from nonbank subsidiaries .....	19.91	2.90	90	10.38	3.56	85	4.95	3.07	82	45.51	1.95	96	0.24	1.13	69
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries .....	19.91	4.41	87	10.38	5.69	82	4.95	4.67	76	45.51	4.70	92	0.24	1.56	64
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13				1,178.56
Loans and advances from subsidiaries / Total debt .....	101.20	27.96	87	101.20	28.03	88	101.20	26.38	88	101.20	27.08	89			70.71